

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Rudy D Arnold  
 Rudy D Arnold  
 Debtors

Case No. 18-12585-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlw  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Jun 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2018.

db Rudy D Arnold, 1833 New London Road, Landenberg, PA 19350  
 db Rudy D Arnold, MAILING ADDRESS, P.O. Box 26, Kemblesville, PA 19347-0026  
 14112179 +Law Offices of Patrick Scanlon, 203 NE Front Street, Suite 101, Milford, DE 19963-1431  
 14112180 Linden Green Condos, c/o Common Cents Property Mgmt, 1701 Augustine Rd, Ste 16,  
 Wilmington, DE 19803  
 14103699 +M&T Bank, PO Box 1508, Buffalo, NY 14240-1508  
 14098910 Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400,  
 One Penn Center Plaza, Philadelphia, PA 19103-1814  
 14102130 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 14104285 U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108,  
 St. Louis MO 63166-0108  
 14104857 +Union Home Mort. Corp., c/o Rebecca A. Solarz, Esquire, KML Law Group, P.C.,  
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: cccarresq@aol.com Jun 12 2018 02:04:25 CHRISTOPHER CONSTANTINE CARR,  
 Law Offices of CHRISTOPHER CONSTANTINE C, 122 Mayfield Drive, Coatesville, PA 19320  
 tr +E-mail/Text: bncnotice@phl3trustee.com Jun 12 2018 02:05:27 WILLIAM C. MILLER, Esq.,  
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 smg E-mail/Text: megan.harper@phila.gov Jun 12 2018 02:05:07 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 12 2018 02:04:41  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 12 2018 02:05:04 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jun 12 2018 02:04:55 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14098907 EDI: AMEREXPR.COM Jun 12 2018 05:53:00 American Express, P.O. Box 981537,  
 El Paso, TX 79998-1537  
 14103776 EDI: BECKLEE.COM Jun 12 2018 05:53:00 American Express National Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14099093 +EDI: PRA.COM Jun 12 2018 05:53:00 Bureaus Investment Group Portfolio No 15 LLC,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 14109477 EDI: BL-BECKET.COM Jun 12 2018 05:58:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 14098908 EDI: CBSKOHL.COM Jun 12 2018 05:53:00 Kohl's / Capital One, N.A., PO Box 3115,  
 Milwaukee, WI 53201-3115  
 14098909 E-mail/Text: camanagement@mtb.com Jun 12 2018 02:04:38 M&T Bank,  
 Lending Services - Customer Support, PO Box 900, Millsboro, DE 19966-0900  
 14112132 E-mail/Text: camanagement@mtb.com Jun 12 2018 02:04:38 M&T Bank, P.O. Box 1288,  
 Buffalo, NY 14240-1288  
 14094007 +EDI: PRA.COM Jun 12 2018 05:53:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14098911 +EDI: PRA.COM Jun 12 2018 05:53:00 Portfolio Recorery Associates, 120 Corporate Blvd,  
 Suite 100, Norfolk, VA 23502-4952  
 14098912 EDI: WFFC.COM Jun 12 2018 05:53:00 Wells Fargo Home Mortgage, P.O. Box 10335,  
 Des Moines, IA 50306-0335

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 13, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: dlw  
Form ID: 309I

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Total Noticed: 25

Date Rcvd: Jun 11, 2018

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2018 at the address(es) listed below:

CHRISTOPHER CONSTANTINE CARR on behalf of Debtor Rudy D Arnold cccarresq@aol.com,  
loanmodbycccesq@aol.com;ccr74486@notify.bestcase.com  
CHRISTOPHER M. MCMONAGLE on behalf of Creditor M&T Bank cmcmonagle@sterneisenberg.com,  
bkecf@sterneisenberg.com  
REBECCA ANN SOLARZ on behalf of Creditor Union Home Mortgage Corp. bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

<b>Information to identify the case:</b>		
Debtor 1	<b>Rudy D Arnold</b>	Social Security number or ITIN <b>xxx-xx-1168</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Rudy D Arnold</b>	Social Security number or ITIN <b>xxx-xx-1168</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		Date case filed for chapter <b>13 4/18/18</b>
Case number: <b>18-12585-mdc</b>		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/15**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Rudy D Arnold	Rudy D Arnold
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1833 New London Road Landenberg, PA 19350	MAILING ADDRESS P.O. Box 26 Kemblesville, PA 19347-0026
<b>4. Debtor's attorney</b> Name and address	CHRISTOPHER CONSTANTINE CARR Law Offices of CHRISTOPHER CONSTANTINE C 122 Mayfield Drive Coatesville, PA 19320	Contact phone (610) 380-7969 Email: cccarresq@aol.com
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 6/11/18

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>July 23, 2018 at 9:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Suite 18-341, 1234 Market Street, Philadelphia, PA 19107</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 9/21/18</b>  <b>Filing deadline: 6/27/18</b> <b>Filing deadline: 10/15/18</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of 1700.00 per month for 60 months. The plan or a summary of the plan is enclosed. The hearing on confirmation will be held on: <b>8/23/18 at 9:30 AM</b> , Location: <b>Courtroom #2, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	